

**Listing of Claims**

1. (Previously Presented) A binder arrangement comprising:
  - a) a pair of covers hingably carried by a spine and constructed with a pivoting surface that pivots 90 degrees against said spine;
  - b) a first binder provided parallel to said spine and carried by one of said covers; and
  - c) a second binder carried by the other one of said covers.
2. (Previously Presented) The binder arrangement of claim 1, wherein one of said binders is offset from the other one of said binders such that said binders do not overlie each other when the binder arrangement is disposed in a closed position with one of said covers generally overlying the other one of said covers.
3. (Previously Presented) The binder arrangement of claim 2, wherein one of said binders is offset relative to the other one of said binders such that one of said binders is spaced farther away from a centerline of said spine than the other one of said binders.
4. (Previously Presented) The binder arrangement of claim 3, wherein the offset is between one-quarter of an inch and three-quarters of an inch.
5. (Previously Presented) The binder arrangement of claim 4, wherein the offset is about one-half of an inch.
6. (Previously Presented) The binder arrangement of claim 1, wherein at least one of said binders has a hold down page that is equipped with a releasable latch that releasably anchors said hold down page to one of said covers and said spine.

7. (Previously Presented) The binder arrangement of claim 6, wherein said latch comprises a latch strap that is carried by one of said covers and said hold down page and a latch receiver that is carried by the other one of said covers and said hold down page.
8. (Previously Presented) The binder arrangement of claim 7, wherein one of said latch strap and latch receiver comprises a loop strip of a hook and loop fastener and the other one of said latch strap and latch receiver comprises a hook strip of a hook and loop fastener.
9. (Previously Presented) The binder arrangement of claim 8, wherein said latch strap comprises a strip of fabric to which one of said loop strip and hook strip is fixed and said latch receiver comprises the other one of said loop strip and hook strip fixed to said hold down page.
10. (Previously Presented) The binder arrangement of claim 1, further comprising a case that encompasses the binder arrangement that includes flexible sidewalls that each comprise a skirt that extends along the side edges of each cover with one said skirt releasably attached to the other said skirt by a fastening arrangement that is elastically anchored to said spine by a stretchable gather.
11. (Previously Presented) The binder arrangement of claim 10, wherein said case houses the binder arrangement, said fastening arrangement comprises a zipper, and said stretchable gather is attached at or adjacent one end to a bottom stop region of said zipper, and said stretchable gather is attached at or adjacent its other end to said spine.
12. (Previously Presented) The binder arrangement of claim 11, wherein said stretchable gather is comprised of an elastomeric material that functions as a shock absorber during opening and closing of said zipper.

13. (Previously Presented) The binder arrangement of claim 1, wherein said pair of covers and spine are defined by a board that includes a pair of spaced apart integrally formed hinges with each hinge being comprised of a plurality of pairs of scores formed in an interior surface of said board.
14. (Previously Presented) The binder arrangement of claim 13, wherein said board is comprised of a fibrous material.
15. (Previously Presented) The binder arrangement of claim 14, wherein said board is comprised of kraftboard.
16. (Previously Presented) The binder arrangement of claim 13, wherein each score comprises a slit formed in the interior surface of said board that does not extend completely through said board.
17. (Previously Presented) The binder arrangement of claim 13, wherein said scores of each hinge define a region of said board that is compressed to a thickness that is less than the surrounding thickness of said board.
18. (Previously Presented) The binder arrangement of claim 13, wherein each hinge is defined by between five and twelve scores.
19. (Previously Presented) The binder arrangement of claim 13, wherein said board is a panel of one-piece, unitary and homogenous construction.
20. (Previously Presented) A binder arrangement comprising:
  - a) a board of one-piece, unitary and homogenous construction that has a pair of hinges each defined by a plurality of pairs of scores formed in a surface of the board with one of

said hinges dividing said board into a first cover and a spine and the other one of said hinges dividing said board into a second cover and said spine;

b) a first binder attached to one of said covers and extending parallel to said pair of hinges;

c) a second binder attached to the other one of said covers and extending parallel to said pair of hinges; and

d) wherein one of said binders is spaced farther away from a centerline of said spine than the other one of said binders.

21. (Previously Presented) A binder arrangement comprising:

a) a pair of covers each connected to a spine by a hinge having a planar surface extending parallel to said hinge, each of said covers being provided on a plane and including an open position, wherein said plane is parallel to said planar surface and a closed position, wherein said plane is substantially perpendicular to said planar surface;

b) a binder attached to one of said covers and extending parallel to said hinge;

c) a hold down page carried by said binder; and

d) a hook and loop fastener hold down page latch arrangement that releasably secures said hold down page while being adjustable to accommodate varying degrees of binder storage volume.

22. (Previously Presented) A binder arrangement comprising:

a) a pair of covers each connected to a spine by a hinge;

b) a binder attached to one of said covers;

c) a case that includes a sidewall that extends between side edges of said covers that is releasably secured in a closed position by a zipper; and

d) a stretchable gather with a strain relief characteristics greater than the strain relief characteristics of adjacent parts thereof, to dampen the pulling stress of said zipper in an open position, said gather attaches one end of said zipper to said spine.

23. (Previously Presented) A binder arrangement comprising:
  - a) a pair of covers hingably carried by a spine;
  - b) a plurality of flexible sidewalls releasably joined by a zipper that has its zipper end stop resiliently anchored to said spine by an elastomeric connector having a strain relief characteristics greater than the strain relief characteristics of adjacent parts thereof, to dampen the pulling stress of said zipper.
24. (Previously Presented) The case of claim 23, wherein said elastomeric connector comprises a piece of elastic fabric.